

B1 (Official Form 1)(4/10)

United States Bankruptcy Court District of Massachusetts		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Berube, Robert J.		Name of Joint Debtor (Spouse) (Last, First, Middle): Berube, Dawna L.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): FKA Donna L. Rogers; AKA Donna Rogers Berube; DBA Donna Berube, CPA
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9896		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2923
Street Address of Debtor (No. and Street, City, and State): 11 Hudson Street Methuen, MA <div style="text-align: right;">ZIP Code 01844</div>		Street Address of Joint Debtor (No. and Street, City, and State): 11 Hudson Street Methuen, MA <div style="text-align: right;">ZIP Code 01844</div>
County of Residence or of the Principal Place of Business: Essex		County of Residence or of the Principal Place of Business: Essex
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information *** Jeffrey A. Kitaeff, Esq. 274300 *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Berube, Robert J.

Berube, Dawna L.

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Jeffrey A. Kitaeff, Esq.

July 28, 2010

Signature of Attorney for Debtor(s)

(Date)

Jeffrey A. Kitaeff, Esq. 274300

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Berube, Robert J.
Berube, Dawna L.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robert J. Berube
Signature of Debtor **Robert J. Berube**

X /s/ Dawna L. Berube
Signature of Joint Debtor **Dawna L. Berube**

Telephone Number (If not represented by attorney)

July 28, 2010
Date

Signature of Attorney*

X /s/ Jeffrey A. Kitaeff, Esq.
Signature of Attorney for Debtor(s)

Jeffrey A. Kitaeff, Esq. 274300
Printed Name of Attorney for Debtor(s)

Jeffrey A. Kitaeff, Esq., P.C.
Firm Name
565 Turnpike Street, Suite 65
North Andover, MA 01845

Address

Email: attorneykitaeff@aol.com
(978) 687-1818 Fax: (978) 688-1582

Telephone Number
July 28, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
District of Massachusetts

In re **Robert J. Berube**
Dawna L. Berube

Debtor(s)

Case No.

Chapter

13

STATEMENT OF ATTORNEY FOR DEBTOR(S) PURSUANT TO F.R.BANKR.P.2016(b)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept an initial fee in the amount shown. The \$ **4,000.00**
undersigned shall bill against the initial fee at an hourly rate of \$300.00. Debtor(s)
have agreed to pay all Court approved fees and expenses exceeding the amount of the
initial fee.
Prior to the filing of this statement I have received \$ **4,000.00**
Balance Due \$ **0.00**

2. \$ **274.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtor(s) in any adversary proceedings and contested matters, including objection(s) to discharge, dischargeability, or exemption claims; matters involving lien avoidance, reaffirmations, or redemptions.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: _____

/s/ Jeffrey A. Kitaeff, Esq.
Jeffrey A. Kitaeff, Esq. 274300
Jeffrey A. Kitaeff, Esq., P.C.
565 Turnpike Street, Suite 65
North Andover, MA 01845
(978) 687-1818 Fax: (978) 688-1582
attorneykitaeff@aol.com

Agreed: **/s/ Robert J. Berube**
Robert J. Berube, Debtor

/s/ Dawna L. Berube
Dawna L. Berube, Joint Debtor

B6A (Official Form 6A) (12/07)

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single family home at 11 Hudson Street, Methuen, MA	By Entirety	J	225,000.00	247,468.66

Sub-Total > **225,000.00** (Total of this page)

Total > **225,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash and undeposited checks	J	11,475.50
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Methuen Co-operative Bank checking account, used by wife debtor as her business account.	W	114.76
		Methuen Co-operative Bank joint savings account with debtors' son. All funds belong to son. Not property of the estate. Balance approx. \$92.67. Listed for disclosure.	W	0.00
		TD Bank savings account	J	20.40
		TD Bank checking account	J	117.41
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit for wife debtor's place of business held by landlord in escrow account at Methuen Co-operative Bank. Not property of the estate. Current balance \$550. Listed for disclosure.	W	0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Normal and ordinary furniture and furnishings	J	3,500.00
		Normal and ordinary lawn mower, snow thrower, and assorted hand tools	J	250.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Normal and ordinary, including hard cover and paperback books, tapes, CDs, DVDs, collection of Beanie Babies (approx. 30) and collection of U.S. state quarters.	J	412.50
6. Wearing apparel.		Normal and ordinary clothing	J	500.00
7. Furs and jewelry.		Normal and ordinary jewelry, including gold wedding band, two pair diamond stud earrings, assorted fashion watches, gold chains, and assorted costume jewelry (hers), and one gold wedding band (his).	J	700.00
8. Firearms and sports, photographic, and other hobby equipment.		Normal and ordinary, including exercise equipment, four old digital cameras, and one old video camera	J	275.00
Sub-Total > (Total of this page)				17,365.57

3 continuation sheets attached to the Schedule of Personal Property

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy through employer. No cash value. Listed for disclosure.	H	0.00
		United of Omaha Life Insurance Company whole life policy. No cash value yet accrued. Listed for disclosure	H	0.00
		United of Omaha Life Insurance Company whole life policy. No cash value yet accrued. Listed for disclosure.	W	0.00
		Garden State Life Insurance term life policy. No cash value. Listed for disclosure.	W	0.00
		Mutual of Omaha accidental death insurance (through AAA). No cash value.	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		American Student Assistance Pension Plan (through current employer). No cash value. Monthly benefits to be received no earlier than 2016, no right of anticipation. Listed for disclosure.	H	0.00
		American Student Assistance 401(a) Plan through employer. Not property of the estate. Listed for disclosure purposes. Current balance approx. \$48,775, less loan balance \$12,000, for a net value of approximately \$36,775.	H	0.00
		American Student Assistance 403(b) Plan through employer. Not property of the estate. Listed for disclosure purposes. Current balance approx. \$32,150, less loan balance \$8,300, for a net value of approximately \$23,850.	H	0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Wife debtor d/b/a Dawna Berube, CPA. No cash value. Listed for disclosure.	W	0.00

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Various accounts receivable from wife debtor's clients totalling approximately \$2,844.50. All current and likely collectible. Included as part of cash flow used to calculate average monthly business income for wife debtor in Schedule J. Listed for disclosure.	W	0.00
		Various old accounts receivables from wife debtor's clients, totalling approx. \$3,750. Likely uncollectible.	W	Unknown
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Professional licenses including CPA and CFP. Not transferable, no cash value. Listed for disclosure.	W	0.00

Sub-Total > **0.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Toyota Land Cruiser, approx. mileage 118,000	W	15,920.00
		2000 Honda Accord EXL, approx. mileage 63,600	H	6,020.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office furniture and equipment at wife debtor's place of business, including computers and software, desks, tables, telephones, and miscellaneous office supplies.	W	800.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Two domestic dogs	J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		One week timeshare, every other year, at InnSeason Pollard Brook in Lincoln, NH. One bedroom, week 34. Liquidation value estimated based on numerous on-line resale listings.	J	3,500.00

Sub-Total > **26,240.00**
(Total of this page)
Total > **43,605.57**

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Single family home at 11 Hudson Street, Methuen, MA	11 U.S.C. § 522(d)(1) To maximum extent available	23,000.00	225,000.00
Cash on Hand			
Cash and undeposited checks	11 U.S.C. § 522(d)(5)	11,475.50	11,475.50
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Methuen Co-operative Bank checking account, used by wife debtor as her business account.	11 U.S.C. § 522(d)(5)	114.76	114.76
TD Bank savings account	11 U.S.C. § 522(d)(5)	20.40	20.40
TD Bank checking account	11 U.S.C. § 522(d)(5)	117.41	117.41
Household Goods and Furnishings			
Normal and ordinary furniture and furnishings	11 U.S.C. § 522(d)(3)	3,500.00	3,500.00
Normal and ordinary lawn mower, snow thrower, and assorted hand tools	11 U.S.C. § 522(d)(3)	250.00	250.00
Books, Pictures and Other Art Objects; Collectibles			
Normal and ordinary, including hard cover and paperback books, tapes, CDs, DVDs, collection of Beanie Babies (approx. 30) and collection of U.S. state quarters.	11 U.S.C. § 522(d)(5)	412.50	412.50
Wearing Apparel			
Normal and ordinary clothing	11 U.S.C. § 522(d)(3)	500.00	500.00
Furs and Jewelry			
Normal and ordinary jewelry, including gold wedding band, two pair diamond stud earrings, assorted fashion watches, gold chains, and assorted costume jewelry (hers), and one gold wedding band (his).	11 U.S.C. § 522(d)(4)	700.00	700.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Normal and ordinary, including exercise equipment, four old digital cameras, and one old video camera	11 U.S.C. § 522(d)(5)	275.00	275.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
American Student Assistance Pension Plan (through current employer). No cash value. Monthly benefits to be received no earlier than 2016, no right of anticipation. Listed for disclosure.	11 U.S.C. § 522(d)(10)(E)	0.00	0.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
American Student Assistance 401(a) Plan through employer. Not property of the estate. Listed for disclosure purposes. Current balance approx. \$48,775, less loan balance \$12,000, for a net value of approximately \$36,775.	11 U.S.C. § 522(d)(12) To maximum extent available	0.00	0.00
American Student Assistance 403(b) Plan through employer. Not property of the estate. Listed for disclosure purposes. Current balance approx. \$32,150, less loan balance \$8,300, for a net value of approximately \$23,850.	11 U.S.C. § 522(d)(12)	0.00	0.00
<u>Accounts Receivable</u> Various accounts receivable from wife debtor's clients totalling approximately \$2,844.50. All current and likely collectible. Included as part of cash flow used to calculate average monthly business income for wife debtor in Schedule J. Listed for disclosure.	11 U.S.C. § 522(d)(5) To maximum extent available	0.00	0.00
Various old accounts receivables from wife debtor's clients, totalling approx. \$3,750. Likely uncollectible.	11 U.S.C. § 522(d)(5) To maximum extent available	Unknown	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2000 Honda Accord EXL, approx. mileage 63,600	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,450.00 272.92	6,020.00
<u>Office Equipment, Furnishings and Supplies</u> Office furniture and equipment at wife debtor's place of business, including computers and software, desks, tables, telephones, and miscellaneous office supplies.	11 U.S.C. § 522(d)(6)	800.00	800.00
<u>Other Personal Property of Any Kind Not Already Listed</u> One week timeshare, every other year, at InnSeason Pollard Brook in Lincoln, NH. One bedroom, week 34. Liquidation value estimated based on numerous on-line resale listings.	11 U.S.C. § 522(d)(5)	3,500.00	3,500.00

Total: **48,388.49** **252,685.57**

B6D (Official Form 6D) (12/07)

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. xxxxxxxxxxxx0001									
Creditor #: 1 Eastern Bank Loan Department P.O. Box 843350 Boston, MA 02284	J								
		2007 Automobile loan 2000 Honda Accord EXL, approx. mileage 63,600							
		Value \$ 6,020.00						2,297.08	0.00
Account No. xxxxxxxxxxxx4357									
Creditor #: 2 JP Morgan Chase Bank, N.A. 1111 Polaris Parkway Columbus, OH 43240	J								
		2008 Automobile loan 2004 Toyota Land Cruiser, approx. mileage 118,000							
		Value \$ 15,920.00						17,125.00	1,205.00
Account No.									
Chase Auto Finance Corp. 201 N. Central Avenue Mail Code AZ1-1096 Phoenix, AZ 85004								Notice Only	
		Representing: JP Morgan Chase Bank, N.A.							
		Value \$							
Account No. xxx xxxxxxxx 1998									
Creditor #: 3 Wells Fargo Bank, N.A. P.O. Box 536205 Atlanta, GA 30353	J								
		2005 Second Mortgage Single family home at 11 Hudson Street, Methuen, MA							
		Value \$ 225,000.00						95,939.84	22,468.66
Subtotal (Total of this page)								115,361.92	23,673.66

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx6409			2003					
Creditor #: 4 Wells Fargo Home Mortgage P.O. Box 11701 Newark, NJ 07101		J	First Mortgage Single family home at 11 Hudson Street, Methuen, MA					
			Value \$ 225,000.00				151,528.82	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

151,528.82

0.00

Total
(Report on Summary of Schedules)

266,890.74

23,673.66

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			For notice purposes					
Creditor #: 1 City of Methuen P.O. Box 397 Methuen, MA 01844		J						0.00
								0.00
Account No.			Representing: City of Methuen				Notice Only	
City of Methuen P.O. Box 203 Milford, MA 01757								
Account No. xxx-xx-9896			2008, 2009 Income Tax					
Creditor #: 2 IRS, Special Procedures STOP 20800, JFK Federal Bldg. P.O. Box 9112 Boston, MA 02203		J						0.00
								24,625.00
Account No.			Representing: IRS, Special Procedures				Notice Only	
IRS Centralized Insolvency Op. P.O. Box 21126 Philadelphia, PA 19114								
Account No. xxx-xx-9896			2009 Income Tax					
Creditor #: 3 MDOR Bankruptcy Unit P.O. Box 9564 Boston, MA 02114		J						0.00
								4,352.54

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

Total
(Report on Summary of Schedules)

0.00	0.00
28,977.54	28,977.54
0.00	0.00
28,977.54	28,977.54

B6F (Official Form 6F) (12/07)

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx-xxxx-xxxx-8091 Creditor #: 1 Advanta Bank Corp. P.O. Box 8088 Philadelphia, PA 19101		W				8,474.00
Account No. Advanta Bank Corp. P.O. Box 844 Spring House, PA 19477						Notice Only
Account No. xxxx-xxxxxx-x1003 Creditor #: 2 American Express P.O. Box 1270 Newark, NJ 07101		W				7,966.00
Account No. NCO Financial Systems P.O. Box 15773 Wilmington, DE 19850						Notice Only
<div style="display: flex; justify-content: space-between;"> 14 continuation sheets attached <div> Subtotal (Total of this page) </div> </div>						16,440.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxxxx-x2002 Creditor #: 3 American Express P.O. Box 1270 Newark, NJ 07101		W	Credit Line				3,815.00
Account No. CollectCorp Corporation 455 North 3rd Street Suite 260 Phoenix, AZ 85004			Representing: American Express				Notice Only
Account No. NCO Financial Systems P.O. Box 15773 Wilmington, DE 19850			Representing: American Express				Notice Only
Account No. xxxx-xxxxxx-x1005 Creditor #: 4 American Express P.O. Box 1270 Newark, NJ 07101		W	Credit Line				2,886.46
Account No. Aegis Receivables Management Inc. Attn: Payment Processing P.O. Box 165809 Irving, TX 75016			Representing: American Express				Notice Only
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							6,701.46

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Firstsource Advantage, LLC P.O. Box 628 Buffalo, NY 14240			Representing: American Express				Notice Only
Account No. xxxx-xxxxxx-x2008 Creditor #: 5 American Express P.O. Box 1270 Newark, NJ 07101		W	Credit Line				7,048.00
Account No. GC Services Limited Partnership P.O. Box 47500 Jacksonville, FL 32247			Representing: American Express				Notice Only
Account No. NCO Financial Systems P.O. Box 15773 Wilmington, DE 19850			Representing: American Express				Notice Only
Account No. xxxx xxxx xxxx 6088 Creditor #: 6 AT&T Universal Card P.O. Box 182564 Columbus, OH 43218		W	Credit card purchases				872.00
Sheet no. 2 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 7,920.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Associated Recovery Services P.O. Box 469046 Escondido, CA 92046			Representing: AT&T Universal Card				Notice Only
Account No. xxx-xx4-429 Creditor #: 7 Avenue P.O. Box 659584 San Antonio, TX 78265		W	Credit account				1,344.00
Account No. WFNNB Bankruptcy Department P.O. Box 182125 Columbus, OH 43218			Representing: Avenue				Notice Only
Account No. xxxx-xxxx-xxxx-1797 Creditor #: 8 Bank of America P.O. Box 15019 Wilmington, DE 19886		W	Credit card purchases				19,832.92
Account No. xxxx-xxxx-xxxx-7000 Creditor #: 9 Bank of America P.O. Box 15710 Wilmington, DE 19886		W	Credit card purchases				16,403.43
Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 37,580.35

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-4910 Creditor #: 10 Bank of America P.O. Box 15019 Wilmington, DE 19886	W	Credit card purchases				8,288.85
Account No. xxxx-xxxx-xxxx-6985 Creditor #: 11 Bank of America P.O. Box 15019 Wilmington, DE 19886		Credit card purchases				6,338.32
Account No. xxxx xxxx xxxx 1989 Creditor #: 12 Bank of America P.O. Box 15019 Wilmington, DE 19886	H	Credit card purchases				6,436.80
Account No. Financial Asset Management Systems, Inc. P.O. Box 451409 Atlanta, GA 31145		Representing: Bank of America				Notice Only
Account No. Redline Recovery Services, LLC 11675 Rainwater Drive, Ste. 350 Alpharetta, GA 30009		Representing: Bank of America				Notice Only
Sheet no. 4 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 21,063.97

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx xxxx xxxx 6176 Creditor #: 13 Bank of America P.O. Box 15019 Wilmington, DE 19886	W	Credit card purchases				20,134.31
Account No. Sunrise Credit Services, Inc. P.O. Box 9100 Farmingdale, NY 11735		Representing: Bank of America				Notice Only
Account No. xxxx-8513 Creditor #: 14 Bank of America P.O. Box 15019 Wilmington, DE 19886	W	Credit card purchases				8,465.21
Account No. Encore Receivable Management 15 Union Street Lawrence, MA 01840		Representing: Bank of America				Notice Only
Account No. xxxxxxxxxx2676 Creditor #: 15 Capital One P.O. Box 105474 Atlanta, GA 30348	H	Personal Loan				24,668.21
Sheet no. 5 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				53,267.73

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
John P. Frye, P.C. P.O. Box 13665 Roanoke, VA 24036		Representing: Capital One				Notice Only
Account No. xxxxxxxxxxx3331						
Creditor #: 16 Capital One P.O. Box 105474 Atlanta, GA 30348		W				12,281.36
Account No.						
Coface Collections North America, Inc. P.O. Box 8510 Metairie, LA 70011		Representing: Capital One				Notice Only
Account No. xxxx-xxxx-xxxx-1498						
Creditor #: 17 Capital One Bank P.O. Box 71083 Charlotte, NC 28272		H				5,221.42
Account No.						
Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301		Representing: Capital One Bank				Notice Only
Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						17,502.78

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
MRS Services 1930 Olney Avenue Cherry Hill, NJ 08003						Notice Only
Account No. xxxx-xxxx-xxxx-4402						
Creditor #: 18 Capital One Bank P.O. Box 71083 Charlotte, NC 28272		W				5,928.48
Account No.						
Capital Management Services 726 Exchange Street Suite 700 Buffalo, NY 14210						Notice Only
Account No. xxxx-xxxx-xxxx-5766						
Creditor #: 19 Capital One Bank P.O. Box 71083 Charlotte, NC 28272		W				5,570.37
Account No.						
Capital Management Services 726 Exchange Street Suite 700 Buffalo, NY 14210						Notice Only
Sheet no. <u>7</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						11,498.85

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxx-xxx-xxx-2698 Creditor #: 20 Catherines P.O. Box 856044 Louisville, KY 40285		W				754.61
Account No. xxxx-xxxx-xxxx-8454 Creditor #: 21 Chase Bank USA, N. A. Cardmember Service P.O. Box 15153 Wilmington, DE 19886		W				11,426.21
Account No. Nationwide Credit, Inc. P.O. Box 26314 Lehigh Valley, PA 18002						Notice Only
Account No. xxxx xxxx xxxx 2946 Creditor #: 22 Chase Bank USA, N. A. Cardmember Service P.O. Box 15153 Wilmington, DE 19886		H				7,043.78
Account No. Valentine & Kebartas, Inc. P.O. Box 325 Lawrence, MA 01842						Notice Only
Sheet no. <u>8</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			19,224.60

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-6841 Creditor #: 23 Citi Cards P.O. Box 183042 Columbus, OH 43218		H	Credit card purchases				17,385.19
Account No. Lustig, Glaser & Wilson, P.C. P.O. Box 9127 Needham, MA 02492			Representing: Citi Cards				Notice Only
Account No. xxxx xxxx xxxx 7171 Creditor #: 24 Credit One Bank P.O. Box 60500 City Of Industry, CA 91716		W	Credit card purchases				1,628.55
Account No. AllianceOne 1160 Centre Pointe Drive Suite 1 Mendota Heights, MN 55120			Representing: Credit One Bank				Notice Only
Account No. Full Circle Financial Services, LLC P.O. Box 5629 Clearwater, FL 33758			Representing: Credit One Bank				Notice Only
Sheet no. 9 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 19,013.74

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
NCO Financial Systems P.O. Box 12100 Dept. 64 Trenton, NJ 08650		Representing: Credit One Bank				Notice Only
Account No. xxxx xxxx xxxx 0979		Credit card purchases				
Creditor #: 25 Direct Merchants Bank Payment Center P.O. Box 17313 Baltimore, MD 21297	W					7,922.83
Account No.						
HSBC Card Services P.O. Box 17313 Baltimore, MD 21297		Representing: Direct Merchants Bank				Notice Only
Account No. xxxx-xxxx-xxxx-6394		Credit card purchases				
Creditor #: 26 Discover Card P.O. Box 6103 Carol Stream, IL 60197	W					10,584.64
Account No.						
Capital Management Services 726 Exchange Street Suite 700 Buffalo, NY 14210		Representing: Discover Card				Notice Only
Sheet no. 10 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
						Subtotal (Total of this page)
						18,507.47

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. FMA Alliance, Ltd. 1811 North Freeway, Suite 900 Houston, TX 77060			Representing: Discover Card				Notice Only
Account No. xxxx-xxxx-xxxx-1552 Creditor #: 27 First Equity Card P.O. Box 23029 Columbus, GA 31902		W	Credit card purchases Also account no. xxxx-5482				10,335.43
Account No. SST Card Services P.O. Box 23060 Columbus, GA 31902			Representing: First Equity Card				Notice Only
Account No. xxxx-xxxx-xxxx-8301 Creditor #: 28 HSBC Card Services P.O. Box 17051 Baltimore, MD 21297		W	Credit card purchases				840.73
Account No. Cavalry Portfolio Services, LLC P.O. Box 27288 Tempe, AZ 85285			Representing: HSBC Card Services				Notice Only
Sheet no. 11 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;">Subtotal (Total of this page)</div>							11,176.16

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Orchard Bank HSBC Card Services P.O. Box 17051 Baltimore, MD 21297		Representing: HSBC Card Services				Notice Only
Account No. x3419		For notice purposes				
Creditor #: 29 InnSeason Resorts Pollard Brook 33 Brookline Road Lincoln, NH 03251	J					0.00
Account No. xxx xxx x17 31		Credit account				
Creditor #: 30 JC Penney P.O. Box 960090 Orlando, FL 32896	W					1,261.21
Account No.						
Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301		Representing: JC Penney				Notice Only
Account No.						
Encore Receivable Management 15 Union Street Lawrence, MA 01840		Representing: JC Penney				Notice Only
Sheet no. 12 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,261.21

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
NCO Financial Systems of Puerto Rico P.O. Box 192478 San Juan, PR 00918		Representing: JC Penney				Notice Only
Account No.		Personal loan				
Creditor #: 31 Mark J. Berube 11 Hudson Street Methuen, MA 01844	J					1,600.00
Account No. xxxx xxxx xxxx 0182		Credit account				
Creditor #: 32 NTB Credit Plan Processing Center Des Moines, IA 50364	W					601.00
Account No.						
Associated Recovery Services P.O. Box 469046 Escondido, CA 92046		Representing: NTB Credit Plan				Notice Only
Account No.		For notice purposes				
Creditor #: 33 Sovereign Bank P.O. Box 16255 Reading, PA 19612	J					0.00
Sheet no. <u>13</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,201.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx-xxxx-xxxx-7127 Creditor #: 34 Wells Fargo Bank Payment Remittance Center P.O. Box 6425 Carol Stream, IL 60197		W				7,647.40
Account No. Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301						Notice Only
Account No. Investment Retrievers, Inc. P.O. Box 4733 El Dorado Hills, CA 95762						Notice Only
Account No.						
Account No.						
Sheet no. 14 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)					7,647.40
Total (Report on Summary of Schedules)						251,006.72

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **Robert J. Berube,
Dawna L. Berube**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Robert J. Berube**
Dawna L. Berube

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son	AGE(S): 20
Employment:	DEBTOR	SPOUSE
Occupation	Account Specialist	CPA
Name of Employer	MA Higher Education Assistance Corp.	Self-employed
How long employed	24 years	13 years
Address of Employer	d/b/a American Student Assistance 100 Cambridge Street Boston, MA 02114	260 Broadway Street Methuen, MA 01844

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 4,387.33	\$ 0.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 4,387.33	\$ 0.00
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify) **See Detailed Income Attachment**

\$ 1,015.82	\$ 0.00
\$ 426.34	\$ 0.00
\$ 0.00	\$ 0.00
\$ 1,042.80	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,484.96	\$ 0.00
--------------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,902.37	\$ 0.00
--------------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____

\$ 0.00	\$ 9,951.08
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify): **Income contribution from son**

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 251.21	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 251.21	\$ 9,951.08
------------------	--------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,153.58	\$ 9,951.08
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 12,104.66

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

The wife debtor is self employed and the income shown is her average monthly income for the past 12 months.

The debtors' son is a member of the household and his average income contribution is included.

B6I (Official Form 6I) (12/07)

In re **Robert J. Berube**
Dawna L. Berube

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

Transit Subsidy	\$ 177.67	\$ 0.00
401(a) loan repayment	\$ 448.44	\$ 0.00
403(b) loan repayment	\$ 308.36	\$ 0.00
Health savings account	\$ 108.33	\$ 0.00
Total Other Payroll Deductions	\$ 1,042.80	\$ 0.00

B6J (Official Form 6J) (12/07)

In re **Robert J. Berube**
Dawna L. Berube

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,283.59
a. Are real estate taxes included? Yes <u>X</u> No _____		
b. Is property insurance included? Yes <u>X</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	350.00
b. Water and sewer	\$	45.00
c. Telephone	\$	45.00
d. Other <u>See Detailed Expense Attachment</u>	\$	310.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	700.00
5. Clothing	\$	250.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	470.00
8. Transportation (not including car payments)	\$	575.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	199.65
c. Health	\$	0.00
d. Auto	\$	314.58
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>See Detailed Expense Attachment</u>	\$	1,549.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	868.77
b. Other <u>Second Mortgage</u>	\$	786.56
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>See Detailed Expense Attachment</u>	\$	1,018.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	8,940.15
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>The debtors' son lives with the debtors as a household member and therefore, his income is included in Schedule I and all of his personal expenses are included in Schedule J.</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	12,104.66
b. Average monthly expenses from Line 18 above	\$	8,940.15
c. Monthly net income (a. minus b.)	\$	3,164.51

B6J (Official Form 6J) (12/07)

In re **Robert J. Berube**
Dawna L. Berube

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cable TV and Internet Service	\$	125.00
Cellular telephones	\$	185.00
Total Other Utility Expenditures	\$	310.00

Specific Tax Expenditures:

Excise Tax	\$	16.00
Estimated income taxes	\$	1,533.00
Total Tax Expenditures	\$	1,549.00

Other Expenditures:

Personal hygiene	\$	250.00
Veterinarian and pet care	\$	320.00
Time share fees	\$	30.00
Contingency for emergency	\$	100.00
Son's food	\$	100.00
Son's clothing	\$	50.00
Son's gasoline	\$	60.00
Son's school books	\$	108.00
Total Other Expenditures	\$	1,018.00

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Massachusetts

In re **Robert J. Berube,**
Dawna L. Berube

Debtors

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	225,000.00		
B - Personal Property	Yes	4	43,605.57		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		266,890.74	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		28,977.54	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		251,006.72	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			12,104.66
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,940.15
Total Number of Sheets of ALL Schedules		32			
Total Assets			268,605.57		
Total Liabilities				546,875.00	

**United States Bankruptcy Court
District of Massachusetts**

In re **Robert J. Berube,
Dawna L. Berube**

Debtors

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	28,977.54
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	28,977.54

State the following:

Average Income (from Schedule I, Line 16)	12,104.66
Average Expenses (from Schedule J, Line 18)	8,940.15
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	16,674.16

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		23,673.66
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	28,977.54	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		251,006.72
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		274,680.38

**United States Bankruptcy Court
District of Massachusetts**

In re **Robert J. Berube
Dawna L. Berube**

Debtor(s)

Case No.

Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 28, 2010

Signature /s/ Robert J. Berube

Robert J. Berube

Debtor

Date July 28, 2010

Signature /s/ Dawna L. Berube

Dawna L. Berube

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Massachusetts

In re **Robert J. Berube**
Dawna L. Berube

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

- ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$25,137.69	2010, husband (YTD)
\$73,400.00	2010, wife (YTD)
\$127,557.00	2009
\$72,049.00	2008

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
IRS	Monthly payment plan \$300/month	\$900.00	\$24,625.00
Wells Fargo	Regular first mortgage payments \$1,283.59/month	\$3,850.77	\$151,528.82
Wells Fargo	Regular second mortgage payment \$786.56/month	\$2,359.68	\$95,939.84
Chase Auto Finance	Regular car loan payments \$569.55/month	\$1,708.65	\$17,125.00
Eastern Bank	Regular car loan payments \$299.22/month	\$897.66	\$2,297.08

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Debtors' son	Son	3/2010	\$250 gift to son to attend convention

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Jeffrey A. Kitaëff, Esq., P.C. 565 Turnpike Street, Suite 65 North Andover, MA 01845	April 2010	Initial retainer \$4,000.00 (\$3,500 pre-confirmation, \$500 post-confirmation) plus filing fee
Black Hills Children's Ranch, Inc.	May 2010	Credit Counseling
Abacus Credit Counseling	November 2009	Credit counseling

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of America	Checking and savings accounts closed, combined total closing balance \$88	November 2009

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
d/b/a Dawna Berube CPA	04-3525018	260 Broadway Methuen, MA 01844	Certified Public Accountant	Approx. 1997 to present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Wife debtor	

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 28, 2010

Signature /s/ Robert J. Berube
Robert J. Berube
Debtor

Date July 28, 2010

Signature /s/ Dawna L. Berube
Dawna L. Berube
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Advanta Bank Corp.
P.O. Box 8088
Philadelphia, PA 19101

Advanta Bank Corp.
P.O. Box 844
Spring House, PA 19477

Aegis Receivables Management Inc.
Attn: Payment Processing
P.O. Box 165809
Irving, TX 75016

AllianceOne
1160 Centre Pointe Drive
Suite 1
Mendota Heights, MN 55120

American Express
P.O. Box 1270
Newark, NJ 07101

Associated Recovery Services
P.O. Box 469046
Escondido, CA 92046

AT&T Universal Card
P.O. Box 182564
Columbus, OH 43218

Avenue
P.O. Box 659584
San Antonio, TX 78265

Bank of America
P.O. Box 15019
Wilmington, DE 19886

Bank of America
P.O. Box 15710
Wilmington, DE 19886

Capital Management Services
726 Exchange Street
Suite 700
Buffalo, NY 14210

Capital One
P.O. Box 105474
Atlanta, GA 30348

Capital One Bank
P.O. Box 71083
Charlotte, NC 28272

Catherines
P.O. Box 856044
Louisville, KY 40285

Cavalry Portfolio Services, LLC
P.O. Box 27288
Tempe, AZ 85285

Chase Auto Finance Corp.
201 N. Central Avenue
Mail Code AZ1-1096
Phoenix, AZ 85004

Chase Bank USA, N. A.
Cardmember Service
P.O. Box 15153
Wilmington, DE 19886

Citi Cards
P.O. Box 183042
Columbus, OH 43218

City of Methuen
P.O. Box 397
Methuen, MA 01844

City of Methuen
P.O. Box 203
Milford, MA 01757

Client Services, Inc.
3451 Harry Truman Blvd.
Saint Charles, MO 63301

Coface Collections North America, Inc.
P.O. Box 8510
Metairie, LA 70011

CollectCorp Corporation
455 North 3rd Street
Suite 260
Phoenix, AZ 85004

Credit One Bank
P.O. Box 60500
City Of Industry, CA 91716

Direct Merchants Bank
Payment Center
P.O. Box 17313
Baltimore, MD 21297

Discover Card
P.O. Box 6103
Carol Stream, IL 60197

Eastern Bank
Loan Department
P.O. Box 843350
Boston, MA 02284

Encore Receivable Management
15 Union Street
Lawrence, MA 01840

Financial Asset Management Systems, Inc.
P.O. Box 451409
Atlanta, GA 31145

First Equity Card
P.O. Box 23029
Columbus, GA 31902

Firstsource Advantage, LLC
P.O. Box 628
Buffalo, NY 14240

FMA Alliance, Ltd.
1811 North Freeway, Suite 900
Houston, TX 77060

Full Circle Financial Services, LLC
P.O. Box 5629
Clearwater, FL 33758

GC Services Limited Partnership
P.O. Box 47500
Jacksonville, FL 32247

HSBC Card Services
P.O. Box 17051
Baltimore, MD 21297

HSBC Card Services
P.O. Box 17313
Baltimore, MD 21297

InnSeason Resorts
Pollard Brook
33 Brookline Road
Lincoln, NH 03251

Investment Retrievers, Inc.
P.O. Box 4733
El Dorado Hills, CA 95762

IRS Centralized Insolvency Op.
P.O. Box 21126
Philadelphia, PA 19114

IRS, Special Procedures
STOP 20800, JFK Federal Bldg.
P.O. Box 9112
Boston, MA 02203

JC Penney
P.O. Box 960090
Orlando, FL 32896

John P. Frye, P.C.
P.O. Box 13665
Roanoke, VA 24036

JP Morgan Chase Bank, N.A.
1111 Polaris Parkway
Columbus, OH 43240

Lustig, Glaser & Wilson, P.C.
P.O. Box 9127
Needham, MA 02492

Mark J. Berube
11 Hudson Street
Methuen, MA 01844

MDOR
Bankruptcy Unit
P.O. Box 9564
Boston, MA 02114

MRS Services
1930 Olney Avenue
Cherry Hill, NJ 08003

Nationwide Credit, Inc.
P.O. Box 26314
Lehigh Valley, PA 18002

NCO Financial Systems
P.O. Box 15773
Wilmington, DE 19850

NCO Financial Systems
P.O. Box 12100
Dept. 64
Trenton, NJ 08650

NCO Financial Systems of Puerto Rico
P.O. Box 192478
San Juan, PR 00918

NTB Credit Plan
Processing Center
Des Moines, IA 50364

Orchard Bank
HSBC Card Services
P.O. Box 17051
Baltimore, MD 21297

Redline Recovery Services, LLC
11675 Rainwater Drive, Ste. 350
Alpharetta, GA 30009

Sovereign Bank
P.O. Box 16255
Reading, PA 19612

SST Card Services
P.O. Box 23060
Columbus, GA 31902

Sunrise Credit Services, Inc.
P.O. Box 9100
Farmingdale, NY 11735

Valentine & Kebartas, Inc.
P.O. Box 325
Lawrence, MA 01842

Wells Fargo Bank
Payment Remittance Center
P.O. Box 6425
Carol Stream, IL 60197

Wells Fargo Bank, N.A.
P.O. Box 536205
Atlanta, GA 30353

Wells Fargo Home Mortgage
P.O. Box 11701
Newark, NJ 07101

WFNNB
Bankruptcy Department
P.O. Box 182125
Columbus, OH 43218